

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
DeFrancesco, et al.

Application No.: 10/649,397

Confirmation No.: 6100

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Art Unit: 3696

For: COMPUTER IMPLEMENTED AUTOMATED
CREDIT APPLICATION ANALYSIS AND
DECISION ROUTING SYSTEM

Examiner: D. Felten

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Dear Sir:

This paper is responsive to the Notice of Non-Compliant Amendment mailed from the Patent Office on October 17, 2008. The shortened statutory period for reply expires on November 17, 2008. Applicants believe that no additional fee is due for this Response to be considered. However, please consider this a conditional authorization to charge any additional fees necessary for entry of this paper to Deposit Account No. 07-1700.